

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
§  
Estela Salazar § Case No. 15-39630  
§  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 11/20/2015 . The undersigned trustee was appointed on 11/20/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 4,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	351.30
Bank service fees	80.00
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 3,568.70

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 05/23/2016 and the deadline for filing governmental claims was 05/23/2016 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,000.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,000.00 , for a total compensation of \$ 1,000.00 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 3.43 , for total expenses of \$ 3.43 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/14/2018 By: /s/Cindy M. Johnson, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Exhibit A

Case No: 15-39630 PSH Judge: Pamela S. Hollis Trustee Name: Cindy M. Johnson, Trustee  
Case Name: Estela Salazar Date Filed (f) or Converted (c): 11/20/2015 (f)  
341(a) Meeting Date: 12/14/2015  
For Period Ending: 04/14/2018 Claims Bar Date: 05/23/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Bed, Dresser, Armoire, Computer	500.00	0.00		0.00	FA
2. One Ordinary Adult Supply	200.00	0.00		0.00	FA
3. Residence Of Deceased Father Potentially Sold And Proceeds D	Unknown	4,000.00		4,000.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values) \$700.00 \$4,000.00 \$4,000.00 \$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Debtor owns a 1/3 interest in a home (with her siblings) for a home still titled in her deceased father's name. No probate has been opened. Trustee retained attorney who advised that opening probate and litigating with siblings would consume most of the estate's value of real estate. Trustee settled with debtor and siblings for \$4,000.00 for estate's interest in the real estate. Approved 10/20/17, doc. 30.

RE PROP # 3 -- 1/29/16 an order was entered disallowing the exemption in full. Order of settlement  
10/20/17, docket 30.

Initial Projected Date of Final Report (TFR): 10/24/2018 Current Projected Date of Final Report (TFR): 01/26/2018

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-39630  
Case Name: Estela Salazar

Trustee Name: Cindy M. Johnson, Trustee  
Bank Name: BOK Financial  
Account Number/CD#: XXXXXX0473  
Checking

Exhibit B

Taxpayer ID No: XX-XXX8452  
For Period Ending: 04/14/2018

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
08/18/17	3	Zane L. Zielinski 6336 North Cicero Suite 201 Chicago, Illinois 60646	Buy out interest in the estate	1110-000	\$4,000.00		\$4,000.00
08/31/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,990.00
09/29/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,980.00
10/23/17	101	Law Offices of Zane L. Zielinski 6336 North Cicero Avenue, Suite 201 Chicago, Illinois 60646	Attorney fees	3210-000		\$350.00	\$3,630.00
10/31/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,620.00
11/30/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,610.00
12/29/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,600.00
01/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,590.00
02/15/18	102	International Sureties, LTD Suite 420 701 Poydras St New Orleans, LA 70139	2018 Blanket Bond	2300-000		\$1.30	\$3,588.70
02/28/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,578.70
03/30/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,568.70

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COLUMN TOTALS	\$4,000.00	\$431.30
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$4,000.00	\$431.30
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$4,000.00	\$431.30

Exhibit B

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0473 - Checking	\$4,000.00	\$431.30	\$3,568.70
	\$4,000.00	\$431.30	\$3,568.70
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$4,000.00		
Total Gross Receipts:	\$4,000.00		

## ANALYSIS OF CLAIMS REGISTER

Case Number: 15-39630

Date: April 14, 2018

Debtor Name: Estela Salazar

Claims Bar Date: 5/23/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Administrative		\$0.00	\$1,000.00	\$1,000.00
100 2200	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Administrative		\$0.00	\$3.43	\$3.43
100 3210	P. C. Zane Zielinski 6336 North Cicero Ave. Suite 201 Chicago, IL 60646	Administrative		\$0.00	\$350.00	\$350.00
1 300 7100	American Infosource Lp As Agent For Td Bank, Usa Po Box 248866 Oklahoma City, Ok 73124-8866	Unsecured		\$572.47	\$572.47	\$572.47
2 300 7100	Dell Financial Services, Llc Resurgent Capital Services Po Box 10390 Greenville, Sc 29603-0390	Unsecured		\$366.13	\$366.13	\$366.13
3 300 7100	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Unsecured		\$1,950.10	\$1,950.10	\$1,950.10
4 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$2,228.04	\$2,228.04	\$2,228.04
5 300 7100	Department Store National Bank C/O Quantum3 Group Llc Po Box 657 Kirkland, Wa 98083-0657	Unsecured		\$471.11	\$472.11	\$472.11
6 300 7100	Portfolio Recovery Associates, Llc Successor To Ge Capital Retail Bank (Jc Penney) Pob 41067 Norfolk, Va 23541	Unsecured		\$675.21	\$675.21	\$675.21
Case Totals				\$6,263.06	\$7,617.49	\$7,617.49

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

Exhibit C

ANALYSIS OF CLAIMS REGISTER

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Case Number: 15-39630

Date: April 14, 2018

Debtor Name: Estela Salazar

Claims Bar Date: 5/23/2016



**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-39630

Case Name: Estela Salazar

Trustee Name: Cindy M. Johnson, Trustee

Balance on hand \$ 3,568.70

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Cindy M. Johnson	\$ 1,000.00	\$ 0.00	\$ 1,000.00
Trustee Expenses: Cindy M. Johnson	\$ 3.43	\$ 0.00	\$ 3.43
Attorney for Trustee Fees: P. C. Zane Zielinski	\$ 350.00	\$ 350.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 1,003.43

Remaining Balance \$ 2,565.27

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 6,264.06 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 41.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	American Infosource Lp As Agent For	\$ 572.47	\$ 0.00	\$ 234.44
2	Dell Financial Services, Llc	\$ 366.13	\$ 0.00	\$ 149.94
3	Capital One, N.A.	\$ 1,950.10	\$ 0.00	\$ 798.61
4	Pyod, Llc Its Successors And Assigns As Assignee	\$ 2,228.04	\$ 0.00	\$ 912.43
5	Department Store National Bank	\$ 472.11	\$ 0.00	\$ 193.34
6	Portfolio Recovery Associates, Llc	\$ 675.21	\$ 0.00	\$ 276.51

Total to be paid to timely general unsecured creditors \$ 2,565.27

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE